

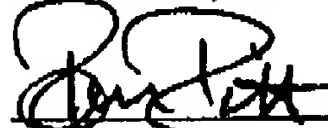
REMARKS

This amendment is made pursuant to a telephone interview kindly conducted by Supervisory Patent Examiner Millin and Examiner Colbert with the undersigned on May 8, 2006. The courtesy of the examiners in arranging and conducting the telephone interview is greatly appreciated by applicant. Supervisory Patent Examiner Millin's assistance with the application is particularly appreciated by applicant.

During that interview, the Office proposed that the application would be placed in condition for allowance if the subject matter of clause c) of claim 44 were added to claim 35, while changing the term "bill-of-exchange" to "draft", for consistency with the language of claim 35. Also, minor amendments were required to claims 49 and 52 and to the specification (rendering "1st" and "2nd" as words). Those amendments are now made. In addition, claim 44 has been amended to pluralize the word "clause" and minor "housekeeping" amendments have been made to claim 100, without narrowing. No disclaimer is made of unforeseeable equivalents of new clause b) added to claim 35 or of equivalents of the particular language used in clause b).

In view of the above amendments and the agreement reached during the interview, it is respectfully submitted that the instant application, as amended, is in condition for allowance. Early allowance is most earnestly solicited. If for any reason the Examiner feels that consultation with Applicant's representative would be helpful she is invited to call the telephone number below.

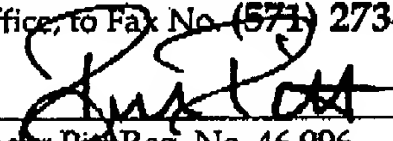
Respectfully submitted,

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Certificate of Transmission

I hereby certify that this correspondence is being facsimile transmitted to the U.S. Patent and Trademark Office, to Fax No. ~~(571)~~ 273-8300, on May 10, 2006.


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